

Certificate Number: 13858-NJ-DE-039216991

Bankruptcy Case Number: 24-19112



13858-NJ-DE-039216991

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 7, 2025, at 9:13 o'clock AM CST, Carlos Gotay completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 7, 2025 By: /s/Shaina B. Curtsinger

Name: Shaina B. Curtsinger

Title: Counselor